Certificate of Notice Page 1 of 2

United States Bankruptcy Court Eastern District of Pennsylvania

In re: William J O'Brien Christine O'Brien Debtors

Case No. 15-12654-elf

Date Rcvd: Jul 23, 2020

TOTAL: 1

Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: ChrissyW Page 1 of 1

Form ID: pdf900 Total Noticed: 2

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2020. William J O'Brien. Christine O'Brien. 79 Greenbrook Drive, Levittown, PA 19055-1922

db/jdb

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 13597496 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 24 2020 04:22:06

Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2020 at the address(es) listed below: ANNE M. AARONSON Philadelphia Federal Credit Union on behalf of Defendant aaaronson@dilworthlaw.com,

mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com ANNE M. AARONSON on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION aaaronson@dilworthlaw.com,

mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com JOSHUA I. GOLDMAN on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al... Josh.Goldman@padgettlawgroup.com

LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al... lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com

MICHAEL P. KELLY on behalf of Joint Debtor Christine O'Brien mpkpc@aol.com, r47593@notify.bestcase.com

MICHAEL P. KELLY on behalf of Plaintiff Christine O'Brien mpkpc@aol.com, r47593@notify.bestcase.com

MICHAEL P. KELLY on behalf of Plaintiff William J O'Brien mpkpc@aol.com,

r47593@notify.bestcase.com MICHAEL P. KELLY on behalf of Debtor William J O'Brien mpkpc@aol.com,

r47593@notify.bestcase.com REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...

bkgroup@kmllawgroup.com THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

: NO. 15-12654-ELF

WILLIAM J O'BRIEN AND

CHRISTINE O'BRIEN

: CHAPTER 13

ORDER

AND NOW, upon Motion of the Debtors to avoid a judicial lien held by PORTFOLIO RECOVERY ASSOCIATES LLC ("the Respondent") in real property of the Debtors located at 79 Greenbrook Drive, Levittown, Bucks County, Pennsylvania 19055,

AND the debtor having asserted that the alleged lien arising from the judgment entered at Bucks County Court of Common Pleas – Docket No: 2014-06020 is subject to avoidance pursuant to 11 U.S.C. §522(f),

AND the Debtors having certified that adequate notice of the Motion was sent to the Respondent and that no answer or other response to the Motion has been filed,

It is hereby ORDERED that the Motion is GRANTED by default.

It is further ORDERED, subject to 11 U.S.C. §349(b), that the Respondent's judicial lien in the above-mentioned real property that the Debtors have listed and claimed as exempt in Schedule C of the Debtors bankruptcy schedules is AVOIDED.

Date: July 23, 2020

Eric L. Frank

U.S. Bankruptcy Judge